THE BEST THANKSGIVING PRESENT. MANHATTAN LIFE INSURANCE CO. OF NEW YORK,

NOS. 156 AND 158 BROADWAY, (INCORPORATED 1850.)

CALL ATTENTION TO THEIR NEW

INSURANCE INVESTMENT BOND

Example at the age of 25, AMOUNT, \$10,000.

For the above amount the total sum agreed to be paid shall not exceed \$7,539. (Payable in ten annual instalments of \$753.90.)

THE COMPANY GUARANTEES:

FIRST .-- That the amount of \$10,000, together with all dividend accumulated shall be paid should death occur at any time within twenty years, PAYABLE AT SIGHT, on receipt of proofs, WITHOUT DISCOUNT. WITHOUT DISCOUNT.

__That the Bond shall be FULL PAID IN TEN YEARS; that it shall PARTICIPATE IN THE PROFITS of the Company during the twenty years, and that it SHALL THEN The Net Results of the Investment Being as Follows:

	. 14	SE IF	Jour	19 (,, .,			, 0						5 4	10 1	UII	U W					
Amount cash returned, g Add accumulated profits,				nd, .	٠.	•	. '		•		•	-	٠.	•			•	. •		٠.	•	\$10,000
Total returns, - Charge amount of the 10	annual	instalm	ents pa	id in	as abov	e,			•		•		٠.	*			•			•		\$11,58c
Showing net p Equal to 5	rofit [a	fter two	enty ye terest,	ars' in: or to	surance 54 per	of cen	t, prof	fit or	the	mo	ney	inves	ted,	and t	he life	insu	ed t	wenty	year	s besi	des.	\$4,041

ITS ADVANTAGES OVER GOVERNMENT OR OTHER BONDS.

Provisions for Discontinuance

For a \$10,000 4 per cent. Government Bond due in 20 years [1907], you have to pay in cash \$12,900.

For the Manhattan Bond you agree to pay \$7.539, in ten equal instalments, in ten years, and in case of your death at any time after the said Bond is issued the Company pays the \$10,000 with the accumulated profits thereon, and your estate is released from the payment of any unpaid instalments in case of death before the expiration of the ten years, the Bond becoming due and payable at once, with the accumulated profits added.

Furthermore, the Company agrees that the deposits shall not be subject to forfeiture after three payments have been made; but that an equity has been acquired in the Bond which may be obtained on due surrender of the original contract. This is quaranteed.

Distinctive and Liberal Features of the Contract.

1st. It is incontestable after three years on account of errors.

It is non-forfeitable after three payments-surrender value being guaranteed by law. 3d. It contains no suicide nor intemperance clause to avoid the contract.

4th. It is payable at sight, on receipt of proof of death, without discount. 5th. It grants freedom of travel and residence.

6th. It is absolutely free from technicalities, and the simplest form of insurance contract in use.

The security for the faithful performance of the contract on the part of the Company is real and personal property of the market value of over \$11,000,000, of which the surplus fund is over \$2.200.000. For example of payments on all other ages apply to the Company or any of its agents.

JAMES M. McLEAN, President.

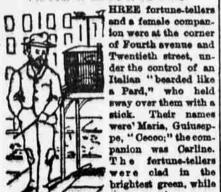
JACOB L. HALSEY, First Vice-President.

HENRY B. STOKES, Second Vice-President.

HENRY Y. WEMPLE, Secretary. S. N. STEBBINS, Actuary.

FIVE-CENT HOROSCOPES.

The Parequets Responsible for Them Are Too Fond of Society to Fly Away.



the companion yellow. The green ones were paroquets and the other was wilted canary. In front of the bald the five-cent horoscopes of the ingenuour applicant. When some one tempted fate

sus applicant. When some one tempted fate by putting down a nickel the bronzed Italian poked a stick into the cage and called "Gi'seppe." Giuseppe clambered on the sad of the stick, and was gently extricated from his durance vile. He at once swarmed up a small ladder, but was recalled and bidden to tell the fortune.

"Gentlemen!" the Italian said. "Gi seppe "waddled along on the paper walk formed by the tops of the folded papers, gased critically with his small head on one side, and then with his bill plucked out one of the sibylline leaves, and headed back for the cage. When birds were taken out they seemed to want to go back instead of spreading their small pinions in a wild night to the opposite curbstone and emancipation.

The World reporter read a blue parchment which "Gi' seppe" had printed out for him, and passed through several degrees of Fahrenheit in gathering from it his rosy fate. It ran as follows:

You are very merry and a lover of the pretty

You are very merry and a lover of the pretty sex. You will have many relations with them, and by this make your fortune; but among them will be one crasy in love with you and will make you rich. In marrying her you will be subject to headsone, but this will pass in time and you will never have any other illness. You will have many friends who will love you, but one among them will betray you; beware then and do not let fattery win you and you will come out viotorious and live happily to 160 years of age.

Balancing accounts this seemed to prove

win you and you will come out victorious and live happily to 160 years of age.

Balancing accounts, this seemed to promise a surplus on the side of good.

"How do you train them?"

The Italian seemed unable to answer.

"How long does it take?"

"Oh, six month, seven month. Some quicker than others. One I have a year. He die, and know nothing."

The Italian seemed full of sympathetic regret for the neglected opportunities of this uneducated bird.

"Why do they head into the cage that way when they are taken out?"

"They like company."

He took two out and made them climb the ladder by a little gentle suason with the stick in the region where their tail feathers grew.

The third one mounted with alacrity to join his comrades without any urging from the stick. The canary remained in the cage.

Paroquets, sparrows and canaries are the birds most easily trained.

A prominent physician says that children's of igneheons should not be placed in the oldalways oling to a much-used receptuale. What he recommends is a fresh, clean napkin wrapped neatly round the bread and butter, or other édu-tions, had a pastoboard best to hold is all. The box

can then be thrown away when the meal is done. The good sense of this will strike every person given to wholesome living, and it will also delight the box manufacturers, who should immediately get up a cheap little box especially adapted to the conveyance of school luncheons. Parents, no doubt, would be giad to buy these boxes as they buy matches, by the quantity, should they superseed the luncheon basket.

WOMEN WHO WORK AT NIGHT.

EXPERT WITH THE FOILS. . Mrs. Langtry a Good Fencer, Mrs. Potter No

Doubt Soon Will Be.



ROF. SENAC'S sunny little parlor, with its photographs, instruments and books, sugto a visitor. In one large frame are twenty photographs of the Professor's pupils in the use of the foil. The central one is a

large picture of Mrs. Langtry. "Mme. Langtry," Prof. Senae remarked in French. "is the greatest expert among my lady pupils. It will be an interesting treat for the public when she appears in a piece which admits of her displaying her skill with the foils. She makes me hold my own when we are having a lesson, and there are plenty of gentlemen whom she could disarm in a twinkling. She has a superb physique for a fencer, and is quick and adroit in her movements."

fencer, and is quick and adroit in her movements."

"You may not know that I have a new pupil," continued the professor, giving a tug at his bristling mustache. "Mrs. Potter has begun a regular course of fencing lessons, and means to continue them while she remains in New York. It is a great improvement to an actress to take exercise with the folls. It gives her suppleness, an easy, graceful carriage, developes her figure, strengthens her arms and legs, and bestows more perfect poise to her in her poses and agility and lightness in her action.

"You should see them when they begin and when they are through a course if you would fully appreciate the value of the exercise to them. Sometimes they come with stooping shoulders, sunken breasts, weak arms, a drooping carriage, their legs insecure and wobbly. That all goes after a proper time given to fencing. Of course the intelligence and robustness of a pupil counts greatly in the quickness with which proficiency is acquired."

"Which do you think will succeed the better, Mrs. Langtry or Mrs. Potter?"

"Ah," said the professor, with an eighteen-carat smile and a Gallic shrug, "they are both beautiful, graceful women."

[Philadelphia Press Interview with Joseph Jafferson.]
.. Now, Mr. Jefferson, you have told me about the vain girl, but what about the earnest, sincere woman who must be among the other applicants or the stage?" 'To such I have always given the most serious

"To such I have always given the most serious and thoughtful coheideration. Whenever women come robed in the modesty which always seems to surround true taient, I have always been the first to encourage their going on the stage. But I have invariably advised them to begin in the lower ranks; if they do, the mortification of their position is soon over. It ceases at the beginning, and every jater step must be upward. I am pleased to know that there are several laddes holding honorable and lucrative positions to-day in the theatre who have gained them by this course and through my advice.

who have gained them by this course and tartogamy advice.

1 What is the practical course for them to take towarls getting on the stare?"

"The matter is much more difficult for them than it was formerly. In the older days of stock companies young people could enter the theatre either in the ballet or as supernumeraries; they would then rise, from time to time, as their talent gradually manifested itself. The combinations of to-day are made up of experiences people. Managers cannot afford to take amistears with them, for once launched on the road there would be no means of filling their places should they prove

Phoir Numbers in New York Are Constantly Increasing, Despite an Old Adage.

"Nese Fork Letter to Washington Post.] The number is well nigh legion, in a big city like New York, of women and girls whose daily tasks keep them from home after dark and who make their way through the streets alone with impunity. The belated traveller meets them, singly and in groups, at the Bridge and ferries at all hours from early dark till long past midnight, and, if he is out himself, towards morning. Some of them-not very many-set type in newspaper offices, though they are supposed not to, and there is a respectable minority in a great variety of trades and occupations, but the vast body of them are clerks and cashlers in the big stores, whose are clerks and cashlers in the big stores, whose labors during the busy season keep them away from home late at night. Even in stores where there is an "early closing," rule, the purchasers are not got rid of till 6 o'clock, when there is still the work of clearing up the day's debris to be done, and there is no pretense of closing early on Saturday evenings or during the holidays. Midnight very frequently overtakes the toiler at the counter with her tasks unfinished, and there are occasions when nearly the whole night very frequency of the word of the word doctor is out at all hours, of course, and I have met a medical student of barely twenty trudging along at 2 o'clock in the moruing, while he falling rain almost blinded her, her hand on the shoulder of a ragged lad of ten, who was conducting her to a stok bed in the east slice tenement region.

It is a good deal to the credit of the metropolis

region.

It is a good deal to the credit of the metropolis that as a rule these girls are nearly as sale from rudeness as in the daylight. They are modest and unoutrosive in appearance, they mind their own business and have ways to make the would-be masher mind his. From might tollers of the other sex—men and boys who are out o' night on errands of necessity—they have little to lear. The workingman or boy may be rude when he is drunk, and sometimes when he is not, but he is seldom persistent and not often intentionally troublesome.

This growing frequency of night employment for women means a tremendous change in the once accepted notions and opinions of manxind. The judge who declares from the benon that a woman has no business to be abroad after dark is yet heard from once in a white, but the anachronism always calls forth a burst of righteous indignation. I was talking with a night worker masculine the other day about this very topic. He said that he had often lost his horse-car and had to wait a half hour for another in the wee small nours, because of his reductance to let a fellow worker feminine grope alone for her car in the muddy streets. Despite this experience, which is enough to make any but the most sweetempered man conservative, he spoke most enthusiastically of the effect likely to be produced upon women, especially young women, by self-supporting habits, and said he locked to see them gain in worth and dignity and practical however, so long as she permits a man to lose his own car while finding hers unless she has reassent to suspect that the refvice is a pleasure to him.

The more nearly even the terms upon which women and men conduct their daily business the better it is for the business woman probably.

Bobby's Excellent Reference. [From the Detroit Free Press.] Mrs. G—'s little son came home from school in verp dilapidated state the other day.

'Howard," she said, sternly, "you have been

fighting again." "I know it, mamma," answered the little fel-ow, manfully, "but I didn't strike the first low."

'Are you telling the truth, Boward?"

'Sire p.p., mamma," was the earnest reply.
'If you don't telleve me, you can ask God."

(From the Omaha Werld.)
Oh, gas may secape and gas may burst
And vanish in noise and fame.
But its metre's hand, in its quiet way,
Goes traveling on ward day by day
And gots there just the same.

BEGGAR WOMEN PROM PARIS.

Phoy Dig in Cinder Heaps Where Kind-BENEVOLENT-look-



nnn Pelso, was attracted to Othe Broadway end of the Court-House on Monday afternoon by a group of women kneeling in a pile of cinders that had been thrown up from the boiler room underneath the stone flagging. The old gentle man bent his back with a charming discounted the stone flagging.

might have been a re_

tired coffee-merchant

as well as anything

play of mingled dignity and rheumatism and looked down over the rims of his gold-bowed spectacles at the group of women. Each woman had a sack which she was filling with such stray pieces of half-burned coal as she could find by digging in the pile with her bare fingers or a short piece of stick.

There were five women, a little boy and a young girl in the group. The women were dressed alike in white-spotted blue skirts, loose rusty-brown waists and thick, heavysoled shoes. Two wore small shawls around
their heads, while the others were barcheaded. The little girl had on a brown dress, a
pair of worn out black stockings and two
shoes hopelessly run over at the heels. The
boy was dressed in clothes that apparently
had seen better days and a more happily situated wearer. A short distance away were
two little girls and a boy on their way home.
One of the girls, a black-eyed, plumpcheeked little thing, balanced a big bundle on
her head and carried a basketful of odds and
ends of fruit, vegetables and bread on her
right arm. The other girl bore on her head
a few boards from a broken dry-goods box.
The boy, empty handed and indolent,
strolled along as though he had nothing to do
but let his sisters work for him.

The benevolent old gentleman looked long
at the curious group. "Bless me," said he
st length, "It is hard to be poor."

One of the women looked at him for a moment, and then resumed her work without
saying a word.

"He it hard work my good woman?" asked loose rusty-brown waists and thick, heavy

saying a word.
'Is it hard work, my good woman?" asked

the old gentleman.
"Oui, Mossoo," answered the woman near-

"Oui, Mossoo," answered the woman nearest him.
"Then you are French?"
"Oui, Mossoo."
"It must be dreadful to have to live so poor and work so hard in a strange and unsympathetic land."
"Oui, Mossoo."
"And your children; are you willing that they should grow up in ignorance and perhaps in sin?" The benevolent gentleman reached into his overcoat for a handful of silver.

silver.

"Oh, I say!" called out a bystander.

"Let up on that, my friend. Don't waste your charity. Save it for some one who is more worthy."

more worthy."

"But are not these poor creatures worthy?" asked the old gentleman.

"Well, hardly. They were brought up at this business in Paris. Some of their countrywomen worked at it here and in a few years went home prosperous and well-to-do. Now, this town is overrun with them. It is only another way of begging. You will notice that all these women are strong and healthy. They can work at scrubbing and housekeeping if they wish to. They would rather dig around in ash-piles, where kind-hearted people like you can see them."

woman in French. They soowled a moment and then looked up and laughed. The benevolent old gentleman adjusted his spec-tacles and walked away.

MUSHROOM SEED IN DEMAND.

mateur Gardeners Buy Two Tons of It

"People who own hot-houses and conserva tives have a new fad," said an employee in a large seed establishment the other day. "They have taken to raising mushrooms for their own tables, and some, I suppose, go for up to Irvington the other day and saw Jay Gould's mushroom bed. It was like a snow bank with its covering of fringe, and you couldn't stick a pin in it anywhere without

couldn't stick a pin in it anywhere without plercing an Agaric. Agaric is the botanical name for the growth.

"There has been a great demand for the seed this season," the man continued. "So great has it been that we have been unable to supply the trade as usual. We've sold more than two tons of it to these amateur cultivators of the delicacy."

A sample of mushroom seed was shown the reporter. It was a large cake or parallelopipedon of a dark brown color with dimensions 8x5n1½ inches.

The young man of seeds went on: "The seed, or rather spawn, of the mushroom is a

The young man of seeds went on: "The seed, or rather spawn, of the mushroom is a little white thread that looks like silk fibre. This is gathered from the bed under the fungi where it falls. It is thoroughly mixed with the excrement of cattle, which is selected for its preservation because it is perfectly cold and lifeless. The spawn is pressed into these cakes, and there the mushroom lies inert and lifeless until it is needed."

The supplycom hed is made in a darkened

The mushroom bed is made in a darkened room, a cellar, if possible. It is built of heat-producing manures and straw, with a slight coating of mould. Bits of the seed cake, an inch and one-half square, are placed in it at intervals of a few inches. The temperature of the surrounding air may be as low as 50 degrees, but the fermenting mass of the bed keeps the heat about the germs in the neighborhood of 70 degrees.

In eight weeks' time the entire mass, in every conceivable direction, is a perfect spider's web of silken fibres. Two weeks more and the white heads of the fungi begin to peep through the surface, only to be

to peep through the surface, only to be snatched from their resting-place to please an epicure's palate.

Knew Exactly What He Wanted.

[From the London Datly News.] There is nothing like knowing what you want and seeing that you get it. The advertiser who inserts the following sample of his moderate desires in a country newspaper seems a very clear-sighted, intelligent man and might make a good Prime Minister.

Minister.

WANTED—Lodgings by a B. A. Advertiser wishes it clearly undertood that none need apply who object on principle to fall in with his not excessive requirements, which include: (1) punctuality in serving meals (2) moderate quiet in the hodge; (3) dry teast thrige daily (4) joints to be reasted, not baked, and chops and stake to be graited, not fried; (5) the free use of a latch-key, and (6) the absence of a cat." Is perhaps a mere touch of sardenic humor. Only a bachelor of standing could have such definite views about reasting and toasting and grilling. A man like this deserves to obtain what he desires, and all open-minded people will sincerely wish that he may get it.

[From the Epoch.]
Boston young man (in Chicago)—Yee, I am naturally proud of my ancestry, Miss Breezy. Some of my ancestors came over in the Mayflower, you know.

Miss livery (very much interested)—Oh, did
they, indeed? Why, I saw the Maydower when I
was in New York last year.

The Vassar serenade is "Gum, O gum with me." The girl in the window says: "I choose, and will go."

CREATOR OF BOOTBLACKS STANDS. Industry Pursued by an Italian in a



EW, probably, of the men who patronize the many shoe - blacking

establishments in the streets and sit in comfortable arm-chairs on brass-ornam ented

think of the origin of think of the origin of the se conveniences. They have increased in number so rapidly within the past few years that they are now as common a sight as a street-lamp or a horse-car. The majority of the stands are made in Worth street by an Italian, who proudly claims the honor of inventing them. His triangular-shaped shop if over a blacksmith's and is reached by a short flight of rough wooden steps that might almost be called a ladder. In this small shop, with one window, boot-blacking stands are piled from floor to ceiling. They are in various stages of completion and in different sizes, some being large enough for one, two or three chairs, so that a purchaser may buy as the stands as high as \$40. But, of course, in on hightened bootblack would buy a two-dollar affair. He would aspire to one made in stand, as high as \$40. But, of course, in on hightened bootblack would buy a two-dollar affair. He would aspire to one made in stand, as high as \$40. But, of course, in on hightened bootblack would buy a two-dollar affair. He would aspire to one made in stand, as high as \$40. But, of course, in on hightened bootblack would buy a two-dollar affair. He would aspire to one made in stand, as high as \$40. But, of course, in on high toned bootblack would buy a two-dollar affair. He would aspire to one made in stand, as high as \$40. But, of course, in on high toned bootblack would buy a two-dollar affair. He would aspire to one made in the course of the stands are provided as a stand large enough for three chairs was in minuteness and distinctions. Mr. Levy had ping on the fashion as a covering for the top, and brass is taking its place. A stand large enough for three chairs was in minuteness and distinctions. Mr. Levy had ping on the fashion as a covering for the top, and brass is taking its place. A stand large enough for three chairs was in minuteness and distinctions. Mr. Levy, and will be sold for \$30. It contained three lock will be sold for \$30. It contained three lock in the stand as a stand t think of the origin of these conveniences.
They have increased in number so rapidly within the past few

money drawer, and will have a brass top and trimmings.

The genial inventor is a good-looking Italian about fifty years of age, who has been in this city six or seven years. He seemed pleased to talk of his work, but deplored the fact that four or five men who had worked under him had set up similar workshops, so that he has not so many orders as formerly. He unlocked the door of a small office and showed some designs for the foot-rests. There were stately camels, fierce-looking lions, ponies and soldiers, but the most original was a cavalier on a prancing charger inal was a cavalier on a prancing charger framed in a horseshoe. These are the Ital-ian's own designs. He buys a child's toy, twists it to satisfy himself and adds to it or takes away until he is suited, and carries it to the foundry, where it is cast in iron for him.

A Pearl Cross Worth \$50.000.

ned at \$7,500 and \$3,500, but the most curious pearl where, was made on this coast a few years ago, when the now famous "Crude Australis," or when the now famous "Crude Australis," or southern Gross pearl, was revealed. This is a perfectly natural crus of nine pearls, all in one piece. The finder of this unprecedented gem was, as often h ppens, unaware of its value, and sold it for \$100. The purchaser considered himself fortunate when he was offered \$3,000 by four gentlemen in Perth. They sent the curiosity to England and had it mounted and exhibited in the recent Colordal and Indian Exhibited in the recent attracted a great deal of notice, and was offered for sale at the advanced price of \$30,000. Whether a purchaser has yet been found for it is not known. The exhibitors noped that His Holiness the Pope might consider it his suit to become the possessor of so marvelous a reproduction of the Holy Tree, and perhaps some plotts devotee may before how have purchased it for a jubice offering to the Pontiff.

Not Far When You Get There. (From Harper's Basar.)
"I'm afraid, Georgie, it's too far to walk to Gryme's Hill to-day." "Why, Auntiel It's not far; it's awfully near

LEVYS ONLY RIVAL He Finds That the Graphoph

its brass cylinder was placed a little disphragm was placed in per in its place upon the surface of the wax, the

How to Take Care of Silven.

[From the Chicago Herald.]
To know how to take care of silver is a very inportant thing when one has any silver to take care of. A good deal of valuable ware is reduced to a condition where it is fit only to be melted by improper cleaning and careiras handling. Silver articles, when not in use, should be keps in a dry place, and if likely to remain a long time the silver should be parfectly clean and the bage closely wraped in stout paper. For daily care of silver it is best to use hot water. Castile cose and a slift brush and chamels leather. In using plate powder to restore the brilliancy one should always go to a reliable silversmith for a good article, as much of the powder indiscriminately sold is no better than a fine saw or a lot of quartz sand to wear off the surface of metal. Gliding ought to be rubbed as little as possible, and silver etched, decorated with odored allows or oxidused, can be kept in condition by rubbing with a damp linen ciath with a very little plate powder. portant thing when one has any silver to take ear

(From the Savannah Ness.)
A family in Oriendo owns a setter pup which is allowed to come into the house. Thursday a memallowed to come into the nouse. Thursday member of the family procured the book known as "Letters from Heil," and happening to leave it within reach of the pup, along with other books, he deliberately took it from the pile and tore it up. No other book has been injured, and no attempt was made by the dog heretofore to destroy anything.

(From Harper's Banar.) Brown—Do you know how long Robinson han been keeping house?
Smith—No; but it must be a good many years.
I took dinner with him the other day, and he carved a unck without splitting it on the foor.

Not Reasonable.

A writer says the Turks will cheat but will not pob a man. He can't coavince people of that in a country where an Ottoman is always a first-post.

white llisgo and